OIPE IAP36
SEP 06 2007
PATENT & TRADEMARK OFFICE

Docket No.: HES-0003 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of	Confirmation No.: 3029
Nelson SCHNEIDER	Group Art Unit: 3692
Serial No.: 10/714,923	Examiner: Norman, Samica L.
Filed: November 18, 2003	**Customer No.: 68733**

For: SYSTEM FOR CONDUCTING A HOME EQUITY SALES PROGRAM

REPLY TO RESTRICTION REQUIREMENT

U.S. Patent and Trademark Office
Customer Service Window
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

In reply to the Office Action of June 6, 2007 wherein restriction has been required, Applicant hereby elects Group I (claims 1-20 and 27-28), for prosecution in the above-identified application. Please cancel claims 21-26.

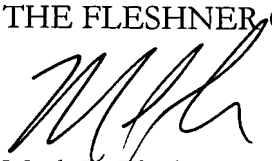
It is respectfully submitted that the subject matter of each of the designated inventions is sufficiently related that a thorough search for the subject matter of each of the designated inventions would encompass a search for the subject matter of the remaining designated inventions. Thus, it is respectfully submitted that the search and examination of the entire application could be made without serious burden. See MPEP §803 in which it states that "if the search and examination of an entire application can be made without serious burden, the Examiner must examine it on the merits, even though it includes claims to distinct or

independent inventions." It is respectfully submitted that this policy should apply in the present application in order to avoid unnecessary delay and expense to Applicant and duplicative examination by the U.S. Patent and Trademark Office.

If the Examiner believes that any additional changes would place the application in better condition for allowance, the Examiner is invited to contact the undersigned attorney, Dr. Mark L. Fleshner at the telephone number listed below.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 50-4235 and please credit any excess fees to such deposit account.

Respectfully submitted,
THE FLESHNER GROUP, PLLC



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Date: September 6, 2007